

We claim:

1. A method for paying a bill at a remote terminal location comprising the steps of:  
displaying a list of payees to a customer in response to a customer request to pay a  
bill at the remote terminal location;
- 5 determining customer payment information;  
receiving a payment instrument from the customer;  
submitting payment to payee; and  
sending customer a payment confirmation receipt.
- 10 2. The method as described in claim 1 wherein the payment instrument is a check.
3. The method as described in claim 2 further comprising after said displaying step,  
the step of designating a payee in response to a selection by customer.
- 15 4. The method as described in claim 3 wherein said information determination step  
further comprises prompting customer to submit payment account information.
5. The method as described in claim 3 wherein said payee information submission  
step further comprises inserting a customer statement from the designated payee.
- 20 6. The method as described in claim 5 further comprising after said payment  
submitting step, the step of prompting the customer to select a payment plan.
7. The method as described in claim 6 wherein said payment plan further comprises  
25 an electronic payment plan and a manual payment plan.

8. The method as described in claim 7 wherein the electronic payment plan further comprises the steps of:

submitting a written paper check instrument for payment;

creating an electronic version of the submitted check; and

5 submitting the electronic version of the submitted check to the payee for immediate payment.

9. The method as described in claim 7 wherein the manual payment plan further comprises the steps of:

10 submitting a written paper check instrument for payment;

storing the written paper instrument in a location within the remote terminal for that designated payee; and

notifying the operator of the payment terminal about the pending submission of a paper transaction.

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10. The method as described in claim 9 wherein the customer payment confirmation receipt contains a copy of the transaction and includes a copy of the scanned check image, the name of the payee, the amount of the payment and the date and time of the payment.

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11. A computer program product in a computer readable medium for paying a bill at a remote terminal location comprising:

instructions for displaying a list of payees to a customer in response to a customer request to pay a bill at the remote terminal location;

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instructions for determining customer payment information;

instructions for receiving a payment instrument from the customer;

instructions for submitting payment to payee; and

instructions for sending customer a payment confirmation receipt.

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12. The computer program product as described in claim 11 wherein the payment instrument is a check.

5 13. The computer program product as described in claim 12 further comprising after said displaying instructions, instructions for designating a payee in response to a selection by customer.

10 14. The computer program product as described in claim 13 wherein said information determination instructions further comprise instructions for prompting customer to submit payment account information.

15 15. The computer program product as described in claim 13 wherein said payee information submission instructions further comprise instructions for inserting a customer statement from the designated payee.

16. The computer program product as described in claim 15 further comprising after said payment submitting instructions, instructions for prompting the customer to select a payment plan.

20 17. The computer program product as described in claim 16 wherein said payment plan further comprises an electronic payment plan and a manual payment plan.

18. The computer program product as described in claim 17 wherein the electronic payment plan further comprises instructions for:

submitting a written paper check instrument for payment;

creating an electronic version of the submitted check; and

5 submitting the electronic version of the submitted check to the payee for immediate payment.

19. The computer program product as described in claim 17 wherein the manual payment plan further comprises instructions for:

10 submitting a written paper check instrument for payment;

storing the written paper instrument in a location within the remote terminal for that designated payee; and

notifying the operator of the payment terminal about the pending submission of a paper transaction.

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20. The computer program product as described in claim 19 wherein the customer payment confirmation receipt contains a copy of the transaction and includes a copy of the scanned check image, the name of the payee, the amount of the payment and the date and time of the payment.

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